

# BenefitHub Justwealth Member Handout



BenefitHub is happy to make Justwealth's innovative, online investment management services available to you!

**Who is Justwealth:** An innovative online portfolio manager "aka" robo-advisor.

- ✔ Justwealth's mission is to bring **justice** to **overcharged** and **underserved** Canadian investors
- ✔ Justwealth was launched in 2016 and is registered in all 10 Canadian provinces
- ✔ Justwealth's seasoned management team averages 15+ years industry experience and managed **tens of billions** of dollars
- ✔ Justwealth's **70+ innovative portfolios** include Tax-Efficient portfolios for non-registered accounts and Target Date RESPs
- ✔ **Impact on the Client:** Justwealth has more options to properly align your investment objectives with our portfolios

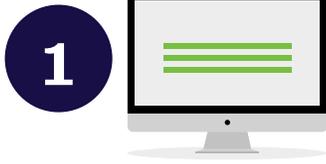
**How does it work:** The Justwealth BenefitHub member program

- ✔ BenefitHub members must maintain a monthly contribution of at least \$50: [www.justwealth.com/automatic-contribution](http://www.justwealth.com/automatic-contribution)
- ✔ BenefitHub members get a reduced Justwealth annual management fee of 0.40%<sup>(1)</sup>
- ✔ No minimum account balance required to begin with Justwealth<sup>(2)</sup>

✔	
<b>Investment selection</b>	Automated process recommends a diversified portfolio for you
<b>Investment support</b>	Direct access to a registered Personal Portfolio Manager and support team
<b>Investment rebalancing</b>	Automatic
<b>Fees</b>	Low, simple and transparent
<b>Fully Digital</b>	Online processes
<b>Fiduciary Responsibility</b>	As a registered Portfolio Manager Justwealth has a duty to act in your best interest

1. Minimum monthly fee of \$2.50 applies in any month during which the calculated management fee is less than \$2.50. A GroupBenefitz/BenefitHub referral fee of 0.05% also applies.  
2. While no minimum account balance is required to open your Justwealth account, you must have a minimum balance of at least \$300 prior to Justwealth investing on your behalf.

## Start with Justwealth in 4 easy steps!



1

### Investment Questionnaire

Complete our online Investment Questionnaire that captures your goals and risk tolerance



2

### Personal Information

Complete our online Personal Information Worksheet to tell us about yourself



3

### Establish Monthly Contribution

BenefitHub members must maintain a minimum \$50 automatic monthly contribution with Justwealth. Go to [www.justwealth.com/automatic-contribution](http://www.justwealth.com/automatic-contribution)



4

### Investment & Monitoring

Meet your Personal Portfolio Manager, finalize your portfolio(s), and you're all set!

**BenefitHub members can open an account in as little as 15 minutes: [www.justwealth.com/benefithub](http://www.justwealth.com/benefithub)**

## Fees Matter:

Justwealth  
Total Fee: **0.65%<sup>2</sup>**

Typical Mutual  
Fund Fee: **2.20%<sup>2</sup>**

Fee Savings with  
Justwealth:  
**1.55%**

### Illustrative Impact of Fee Savings on \$100,000 Investment with Justwealth<sup>1</sup>



● Wealth with Mutual Fund

● Potential Wealth with Justwealth

1. Assumes an investment of \$100,000 with annual contributions of \$5,000. Savings reflect rounding.

2. Justwealth Total Fee includes discounted management fee of 0.40%, + GroupBenefitz/BenefitHub Referral Fee of 0.05% + average portfolio MER of 0.20% for Total Fee of 0.65%. Typical Mutual Fund Fee based on industry data per Investor Economics & Strategic Insight; The Investment Funds Institute of Canada.

To sign up, please visit [www.justwealth.com/benefithub](http://www.justwealth.com/benefithub)

# Justwealth has earned a number of awards & nominations recognizing us as an industry leader:



Portfolio/ Discretionary Manager of the Year  
Nomination - James Gauthier - Justwealth  
WP Awards 2020



Portfolio/ Discretionary Manager of the Year  
Nomination - James Gauthier - Justwealth  
WP Awards 2020



FinTech Company of the Year  
Nomination - Justwealth  
Canadian FinTech & AI Awards



Canada's Top 50 FinTech Companies  
Digital Finance Institute 2019



Portfolio/ Discretionary Manager of the Year  
Nomination - James Gauthier - Justwealth WP  
Awards 2019



Leading Portfolio Managers  
James Gauthier - Justwealth  
WP Wealth Professional 2019

**Get Started at:** [www.justwealth.com/benefithub](http://www.justwealth.com/benefithub)



# How to Sign-Up for Your Justwealth Account

[justwealth.com/benefithub](http://justwealth.com/benefithub)

- ✔ Go to [www.justwealth.com/benefithub](http://www.justwealth.com/benefithub)
- ✔ Click on the "Get Started" icon
- ✔ Begin the process by creating a username and password
- ✔ Begin the Investment Questionnaire and select your preferred account type
- ✔ Complete the online Investment Questionnaire (*approximately 12 questions*)
- ✔ Next, complete the online Personal Information Worksheet
- ✔ Follow the instructions to e-sign your application, upload your photo ID and click "Complete"
- ✔ Your Justwealth Personal Portfolio Manager & Support Team will contact you via email and complete your account opening!

**BenefitHub members must maintain a minimum \$50 automatic monthly contribution. After signing-up please go to: [www.justwealth.com/automatic-contribution](http://www.justwealth.com/automatic-contribution) and complete your automatic contribution enrollment form.**

**Get Started at: [www.justwealth.com/benefithub](http://www.justwealth.com/benefithub)**

